

**Information to identify the case:**

Debtor 1	<u>Thomas C. Madden</u>	Social Security number or ITIN	xxx-xx-9335
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Devin M. Madden</u>	Social Security number or ITIN	xxx-xx-5370
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	23-21648-CMB		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas C. Madden

Devin M. Madden

1/22/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Thomas C. Madden  
Devin M. Madden  
Debtors

Case No. 23-21648-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

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Date Rcvd: Jan 22, 2025

Form ID: 318

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2025:**

Recip ID	Recipient Name and Address
db	#+ Thomas C. Madden, 2417 Eastbrook Road, New Castle, PA 16105-6513
jdb	+ Devin M. Madden, 708 Old Clairton Road, Clairton, PA 15025-3130
aty	+ J. Ward Holliday, J. Ward Holliday & Associates, P.C., 5930 Royal Lane, Suite 279, Dallas, TX 75230-3849

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jan 23 2025 05:09:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jan 23 2025 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2025 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 23 2025 05:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2025 00:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jan 23 2025 05:09:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	Jan 23 2025 00:12:22	Associated Bank, P.O. Box 1368, Williamsville, NY 14231-1368
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 23 2025 00:27:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15628813	+ EDI: PHINAMERI.COM	Jan 23 2025 05:09:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
15634547	+ EDI: PHINAMERI.COM	Jan 23 2025 05:09:00	ACAR Leasing Ltd. d/b/a GM Financial, P O Box 183853, Arlington, TX 76096-3853
16464368	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 23 2025 00:52:11	Ally Bank, Resurgent Capital Services, PO Box

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			10368, Greenville, SC 29603-0368
15625307	^ MEBN	Jan 23 2025 00:12:22	Associated Bank N.A., PO Box 1368, Williamsville, NY 14231-1368
15643153	Email/Text: bankruptcies.notifications@bcu.org	Jan 23 2025 00:27:00	BCU, 340 N Milwaukee Ave, Vernon Hills, IL 60061
15625308	Email/Text: bankruptcies.notifications@bcu.org	Jan 23 2025 00:27:00	Baxter Credit Union, 340 N. Milwaukee Ave, Vernon Hills, IL 60061
15625309	+ EDI: CAPITALONE.COM	Jan 23 2025 05:09:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15637380	EDI: CAPITALONE.COM	Jan 23 2025 05:09:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15625310	+ EDI: SYNC	Jan 23 2025 05:09:00	Care Credit, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
15625311	EDI: DISCOVER	Jan 23 2025 05:09:00	Discover, PO Box 30943, Salt Lake City, UT 84130
15633209	EDI: DISCOVER	Jan 23 2025 05:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15644782	+ Email/Text: jdryer@bernsteinlaw.com	Jan 23 2025 00:27:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15625312	+ EDI: PHINAMERI.COM	Jan 23 2025 05:09:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
15625313	+ EDI: CITICORP	Jan 23 2025 05:09:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
15646526	EDI: JEFFERSONCAP.COM	Jan 23 2025 05:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15637939	Email/PDF: resurgentbknofications@resurgent.com	Jan 23 2025 00:40:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15625314	+ EDI: SYNC	Jan 23 2025 05:09:00	Levin Furniture, Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
15625315	Email/Text: EBN@Mohela.com	Jan 23 2025 00:27:00	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15678814	Email/Text: EBN@Mohela.com	Jan 23 2025 00:27:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
15625316	+ Email/Text: blegal@phfa.org	Jan 23 2025 00:27:00	PHFA, 211 N. Front Street, Harrisburg, PA 17101-1466
15646468	EDI: PRA.COM	Jan 23 2025 05:09:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15678781	+ Email/Text: blegal@phfa.org	Jan 23 2025 00:27:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15625317	+ EDI: SYNC	Jan 23 2025 05:09:00	SYNCB/Amazon, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15645934	Email/Text: BNCnotices@dcmservices.com	Jan 23 2025 00:27:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15645565	Email/Text: BNCnotices@dcmservices.com	Jan 23 2025 00:27:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
cr	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*+	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15634548	*+	ACAR Leasing Ltd. d/b/a GM Financial, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Associated Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Associated Bank dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Michael C. Eisen	on behalf of Debtor Thomas C. Madden attorneyeisen@yahoo.com aarin96@hotmail.com
Michael C. Eisen	on behalf of Joint Debtor Devin M. Madden attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 10